IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NORTH CAROLINA NEW BERN DIVISION

IN RE:)	
FREDDIE JOE SMITH, JR.)	CASE # 14-04629-5-RDD
CHRISTY LEE SMITH)	
	Debtors)	

CHAPTER 13 PLAN

1. Amount of each payment to be made by the debtor:

\$115.00 per month for 57 months

2. Amount to be paid to unsecured creditors.

To be determined by Chapter 13 Trustee when claims filed

3. For secured creditors, whose regular monthly payment will be paid outside the Chapter 13 Plan, provide the following data:

<u>NAME</u>	DESCRIPTION COLLATERAL	TOTAL AMOUNT OF BALANCE OWING
Affordable Used Cars	2003 Pontiac Grand Am	\$3,907.87
Affordable Used Cars	1998 Chevrolet Lumina	\$3,339.63

4. For secured creditors, whose default is being cured inside the Chapter 13 Plan and regular monthly payment will be paid inside the Chapter 13 Plan, provide the following data:

NAME	DESCRIPTION COLLATERAL	TOTAL AMOUNT OF DEFAULT TO BE CURED	BALANCE OWING
None			
		- admin payments	
		- due on 1st of each month	
		- \$* per month	

5. For other secured creditors be provide the following:	eing dealt with under the Plan, to be paid based on valuation,
-	COLLATERAL AND
NAME	VALUE CLAIMED
Best Buy Credit Services	Computer/\$1,000.00
6. For other secured creditors information:	whose property will be surrendered, provide the following
<u>NAME</u>	COLLATERAL AND BALANCE
Central Loan Administration	Single Family Dwelling/152,802.00
7. For other secured creditors, w	whose lien will be avoided, provide the following information:
NAME	COLLATERAL AND BALANCE
NONE	
8. For Priority Claims to be paid	inside the Chapter 13 Plan, provide the following information:
NAME	BALANCE OWING
None	
9. For Executory Contracts, wh information	ose contract will be assumed/rejected, provide the following
NAME	INTENTION
CRI Properties Moore Realty	Assume Reject
10. Other information which show of \$3,600.00 to be paid through the 0	ald be included in a fair summary: Attorneys fees in the amount Chapter 13 Plan.
8/11/2014 Dated	s/ John P. Simpson Signature of Attorney for Debtors
Dated	Signature of Attorney for Debtors

CERTIFICATE OF SERVICE

I, JOHN P. SIMPSON, of ERWIN & SIMPSON, P.L.L.C. certify:

That on August 11, 2014, I filed the foregoing Chapter 13 Plan through Case Management/Electronic Case Filing and service of said document will be obtained electronically, via overnight delivery, to the following party at his e- mail address which he has provided to the

That I am, and at all times hereinafter mentioned was, more than eighteen (18) years of age;

Joseph A. Bledsoe, III Chapter 13 Trustee P.O. Box 1618 New Bern, NC 28563

court:

I certify under penalty of perjury that the foregoing is true and correct.

Executed on August 11 , 2014.

ERWIN & SIMPSON, P.L.L.C.

s/ John P. Simpson
JOHN P. SIMPSON
State Bar # 4006
Attorney for Debtor(s)
825 Gum Branch Road, Suite 115
Jacksonville, NC 28540
Telephone: (910) 347-7755

Facsimile: (910) 346-5883

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